

U.S. Bankruptcy Court
200 Jefferson Avenue, Suite 413
Memphis, TN 38103
Telephone: (901) 328-3500

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

**NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13
OF THE BANKRUPTCY CODE,
MEETING OF CREDITORS, AND FIXING OF DATES**

CASE NUMBER: 13-23959 gwe
Date Filed (or Converted): 4/12/13

In re (NAME OF DEBTOR)
Henry Desha Brooks Jr. , xxx-xx-5963

NAME/ADDRESS OF ATTORNEY FOR DEBTOR
Claire D. Reno
The Reno Law Offices
840 Valleybrook Drive
Memphis, TN 38120
Telephone Number: (901) 685-5646

ADDRESS OF DEBTOR(s):
9332 Afton Grove Road
Cordova, TN 38018

NAME/ADDRESS OF STANDING CHAPTER 13
TRUSTEE
Sylvia F. Brown
200 Jefferson Ave. Suite #1113
Memphis, TN 38103
Telephone Number: (901) 576-1313

DATE/TIME/LOCATION OF MEETING OF CREDITORS

May 9, 2013 02:30 PM
200 Jefferson Ave, Room 175, Memphis, TN 38103

**DEBTORS ARE REQUIRED TO ATTEND THIS MEETING
TO AVOID POSSIBLE DISMISSAL OF THEIR CASE.**

DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF PLAN

June 13, 2013 09:00 AM
200 Jefferson Ave, Room 600, Memphis, TN 38103

**DEBTORS NEED NOT ATTEND THIS HEARING UNLESS SPECIFICALLY
INSTRUCTED TO DO SO BY THEIR ATTORNEY.**

DEADLINE TO FILE OBJECTIONS TO CONFIRMATION: 6/6/13

DEADLINE TO FILE A PROOF OF CLAIM: (See Explanation on Reverse Side)

For Creditors Other Than Governmental Units: 8/7/13

For Governmental Units: 10/9/13

DEADLINE to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

DEADLINE to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/8/13

☐ The debtor has filed a plan

☒ A plan has not been filed as of this date

PURSUANT TO LOCAL STANDING ORDER NOS. 05-0004, AND 09-0007, AND 11 U.S.C. § 105(a), AND THIS COURT'S INHERENT POWER AND DUTY TO MANAGE ITS DOCKETS, NOTICE IS HEREBY GIVEN THAT THE FAILURE OF ANY DEBTOR TO TIMELY FILE THE MAILING MATRIX WITHIN SEVEN DAYS AFTER THE ENTRY OF THE ORDER FOR RELIEF, OR WITHIN ANY EXTENSION GRANTED BY THE COURT, AND/OR FAILURE OF ANY DEBTOR TO ATTEND THE MEETING OF CREDITORS, MAY RESULT IN THE DISMISSAL OF THE BANKRUPTCY CASE WITHOUT FURTHER NOTICE. IN ADDITION, FAILURE BY ANY DEBTOR IN A CASE UNDER CHAPTER 13 TO TIMELY FILE A PLAN OR TO TIMELY COMMENCE MAKING PAYMENTS MAY RESULT IN THE CONVERSION OR DISMISSAL OF THE BANKRUPTCY CASE WITHOUT FURTHER NOTICE.

For the Court: Jed G. Weintraub
Clerk of the Bankruptcy Court

4/12/13
Date

Proof of Claim form can be found here: <http://www.tnwb.uscourts.gov/TNW/ProofsOfClaim.aspx>

-- OR --

File your claim electronically: <https://ecf.tnwb.uscourts.gov/cgi-bin/tnWebClaims.pl>

(SEE REVERSE SIDE)

NOTICE IS FURTHER GIVEN THAT:

COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code ("Code") has been filed in this court by the debtor or debtors named on the reverse side, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the Office of the Clerk of the Bankruptcy Court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the federal bankruptcy laws, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review Sec. 362 and 1301 of the Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth on the reverse side labeled "Date/Time/Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by oral notice at the meeting, without further notice to creditors and other parties of interest. "Pursuant to Fed. R. Bankr. P. 1007(b)(7) and 1007(c), individual debtors in Ch. 13 cases are required to complete a course in personal financial management and file Official Form B23 for each applicable debtor with the court no later than the last payment made by the debtor as required by the plan, or upon the filing of a motion for discharge under Section 1328 (b) of the Code."

PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Code.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth on the reverse side labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is: (The address is stated below.) Proof of claim forms are available in the clerk's office of any bankruptcy court.

*(Western Division: at Memphis) United States Bankruptcy Court Western District, 200 Jefferson Ave., Memphis, TN 38103 (901)328-3500

*(Eastern Division: at Jackson) United States Bankruptcy Court, 111 S. Highland, Jackson, TN 38301,(731) 421-9300

Proof of Claim form can be found here: <http://www.tnwb.uscourts.gov/TNW/ProofsOfClaim.aspx>

— OR —

File your claim electronically: <https://ecf.tnwb.uscourts.gov/cgi-bin/tnWebClaims.pl>

(SEE REVERSE SIDE)

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Tennessee

In re:
 Henry Desha Brooks, Jr.
 Debtor

Case No. 13-23959-gwe
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0651-2

User: patricia
 Form ID: 13mocnew

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Apr 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2013.

db +Henry Desha Brooks, Jr., 9332 Afton Grove Road, Cordova, TN 38018-7519
 31013892 +Bank of America, P. O. Box 982235, El Paso, TX 79998-2235
 31013894 +Equiant Financial Solutions, 5401 N. Pima Road, # 150, Scottsdale, AZ 85250-2630
 31013897 +Monterey Financial Services, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 31013898 +One Main Financial, POB 499, Hanover, MD 21076-0499
 31013899 +Royal Furniture, POB 3784, Memphis, TN 38173-0784

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: bkmail@renofirm.com Apr 13 2013 02:24:09 Claire D. Reno, The Reno Law Offices,
 840 Valleybrook Drive, Memphis, TN 38120

tr +E-mail/Text: bnc@chl3sfb.com Apr 13 2013 02:34:42 Sylvia F. Brown,
 200 Jefferson Ave. Suite #1113, Memphis, TN 38103-2360

ust +E-mail/Text: ustpregion08.me.ecf@usdoj.gov Apr 13 2013 02:33:52 U.S. Trustee,
 Office of the U.S. Trustee, One Memphis Place, 200 Jefferson Avenue, Suite 400,
 Memphis, TN 38103-2383

31013890 +EDI: AMEREXPR.COM Apr 12 2013 22:33:00 American Express, POB 981537,
 El Paso, TX 79998-1537

31013891 +EDI: AMEREXPR.COM Apr 12 2013 22:33:00 American Express, POB 297812,
 Fort Lauderdale, FL 33329-7812

31013893 EDI: CAPITALONE.COM Apr 12 2013 22:33:00 Capital One, POB 85520, Richmond, VA 23285

31013895 +EDI: FORD.COM Apr 12 2013 22:33:00 Ford Motor Company, POB 542000, Omaha, NE 68154-8000

31013896 +E-mail/Text: ebnsterling@weltman.com Apr 13 2013 02:30:06 Kay Jewelers, 375 Ghent Rd.,
 Akron, OH 44333-4600

31013900 +EDI: SALMAESERVICING.COM Apr 12 2013 22:34:00 Sallie Mae, 1002 Arthur Drive,
 Lynn Haven, FL 32444-1683

31013901 +EDI: SEARS.COM Apr 12 2013 22:33:00 Sears, POB 6282, Sioux Falls, SD 57117-6282
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2013

Signature: _____

Joseph Speetjens

District/off: 0651-2

User: patricia
Form ID: 13mocnew

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Total Noticed: 16

Date Rcvd: Apr 12, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2013 at the address(es) listed below:

Claire D. Reno on behalf of Debtor Henry Brooks bkmail@renofirm.com, linda@renofirm.com
Sylvia F. Brown ecf@chl3sfb.com
U.S. Trustee ustpreion08.me.ecf@usdoj.gov

TOTAL: 3